

United States Bankruptcy Court
Northern District of IndianaIn re:
Andre Michael Richard
DebtorCase No. 19-31953-hcd
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0755-3

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 30

Date Rcvd: Oct 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2019.

db +Andre Michael Richard, P.O. Box 236, Royal Center, IN 46978-0236
 tr +Gary D. Boyn, Warrick & Boyn, LLP, 861 Parkway Ave., Elkhart, IN 46516-3278
 smg +Indiana Employment Security Division, 10 North Senate Street, Indianapolis, IN 46204-2201
 14846239 +Cardmember Service, P.O. Box 6294, Carol Stream, IL 60197-6294
 14846240 +City of Lewiston Ambulance, P.O. Box 617, Lewiston, ID 83501-0617
 14846242 +Credit Bureau of Lewiston-Clarkston, Inc, P.O. Box 777, Lewiston, ID 83501-0777
 14846241 +Credit Bureau of Lewiston-Clarkston, Inc, 1324 Idaho Street, Lewiston, ID 83501-2557
 14846243 +Enterprise, P.O. Box 801988, Kansas City, MO 64180-1988
 14846244 Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010
 14846249 +May M. Antone MD PC, 29275 Northwestern Hwy, Suite 200, Southfield, MI 48034-5744
 14846250 +PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180
 14846251 PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177
 14846252 +St. Joseph Regional Medical Center, P.O. Box 84943, Seattle, WA 98124-6243
 14846257 +THD/CBNA, One Court Square, Long Island City, NY 11120-0001
 14846259 +Zurich, P.O. Box 4034, Schaumburg, IL 60168-4034

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jt@kokomobankruptcy.com Oct 24 2019 03:18:49 Joshua L. Twombly,
 Law Office of Joshua Twombly, LLC, 515 W. Sycamore Street, Kokomo, IN 46901
 ust E-mail/Text: ustregion10.so.ecf@usdoj.gov Oct 24 2019 03:19:19 Nancy J. Gargula,
 100 East Wayne Street, 5th Floor, South Bend, IN 46601-2349
 cr +EDI: RMSC.COM Oct 24 2019 07:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14846238 +EDI: TSYS2.COM Oct 24 2019 07:13:00 Barclays Bank Delaware, P.O. Box 8803,
 Wilmington, DE 19899-8803
 14847134 +E-mail/Text: daphne.slusher@co.cass.in.us Oct 24 2019 03:19:27 Cass County Treasurer,
 200 Court Park, Room 104, Logansport IN 46947-3190
 14847135 E-mail/Text: DORBANKRUPTCYCOURTNOTICES@DOR.IN.GOV Oct 24 2019 03:19:58
 Indiana Department of Revenue, Bankruptcy Section - MS 108, 100 North Senate Avenue,N240,
 Indianapolis IN 46204
 14846245 +E-mail/Text: DORBANKRUPTCYCOURTNOTICES@DOR.IN.GOV Oct 24 2019 03:19:58
 Indiana Department of Revenue, 100 North Senate N-203, Indianapolis, IN 46204-2217
 14846246 EDI: IRS.COM Oct 24 2019 07:13:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 14846247 +EDI: CHASE.COM Oct 24 2019 07:13:00 JPMCB Card, P.O. Box 15369,
 Wilmington, DE 19850-5369
 14846248 +EDI: CHASE.COM Oct 24 2019 07:13:00 JPMCB Card, 301 N. Walnut Street, Floor 9,
 Wilmington, DE 19801-3971
 14846253 +EDI: RMSC.COM Oct 24 2019 07:13:00 SYNCEB/Amazon, P.O. Box 965015,
 Orlando, FL 32896-5015
 14846254 +EDI: RMSC.COM Oct 24 2019 07:13:00 SYNCEB/Amazon, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 14846255 +EDI: RMSC.COM Oct 24 2019 07:13:00 Synchrony Bank-Amazon, P.O. Box 960013,
 Orlando, FL 32896-0013
 14846256 +EDI: CITICORP.COM Oct 24 2019 07:13:00 THD/CBNA, P.O. Box 6497,
 Sioux Falls, SD 57117-6497
 14846258 +E-mail/Text: bankruptcydepartment@tsico.com Oct 24 2019 03:19:49 Transworld Systems, Inc.,
 P.O. Box 15273, Wilmington, DE 19850-5273

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 25, 2019

Signature: /s/Joseph Speetjens

District/off: 0755-3

User: admin
Form ID: 309A

Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2019 at the address(es) listed below:

Gary D. Boyn gdbt@warrickandboyn.com, IN02@ecfbis.com;bshumaker@warrickandboyn.com
Joshua L. Twombly on behalf of Debtor 1 Andre Michael Richard jt@kokomobankruptcylaw.com,
am@kokomobankruptcylaw.com
Nancy J. Gargula USTPRegion10.SO.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1: **Andre Michael Richard**
 First Name Middle Name Last Name
 Social Security number or ITIN: xxx-xx-6318
 EIN: --_-----

Debtor 2:
 (Spouse, if filing) First Name Middle Name Last Name
 Social Security number or ITIN: -----
 EIN: --_-----

United States Bankruptcy Court: Northern District of Indiana
 Date case filed for chapter: 7 10/22/19

Case number: 19-31953-hcd

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Andre Michael Richard	
2. All other names used in the last 8 years		
3. Address	P.O. Box 236 Royal Center, IN 46978	
4. Debtor's attorney Name and address	Joshua L. Twombly Law Office of Joshua Twombly, LLC 515 W. Sycamore Street Kokomo, IN 46901	Contact phone 765-457-9321 Email: jt@kokomobankruptcyllaw.com
5. Bankruptcy trustee Name and address	Gary D. Boyn Warrick & Boyn, LLP 861 Parkway Ave. Elkhart, IN 46516	Contact phone 574-294-7491 Email: gdbt@warrickandboyn.com

For more information, see page 2 >

Debtor **Andre Michael Richard**Case number **19-31953-hcd**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	401 S. Michigan Street South Bend, IN 46601 The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Hours open: 9:00 a.m. – 4:00 p.m. Monday – Friday Contact phone 574-968-2100 Date: 10/23/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 20, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 100 East Wayne Street, 5th Floor, South Bend, IN 46601
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 1/21/20 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	